

Information to identify the case:

Kathleen Herrera

Debtor 1:  
First Name    Middle Name    Last Name  
Debtor 2:  
(Spouse, if filing) First Name    Middle Name    Last Name  
United States Bankruptcy Court: Northern District of Illinois  
Case number: 25-07383

Social Security number or ITIN: xxx-xx-0563  
EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_

Date case filed for chapter: 13 5/14/25

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen Herrera	
2. All other names used in the last 8 years	aka Kathy Herrera	
3. Address	5108 W. 79th Place Burbank, IL 60459	
4. Debtor's attorney	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 5/15/25

For more information, see page 2

Debtor Kathleen Herrera

Case number 25-07383

<b>7. Meeting of creditors</b>	<b>June 10, 2025 at 01:00 PM</b>	Location:  <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 647 557 0506, and Passcode 7038866130, OR call 1-872-201-1128</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information, go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a> .
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 8/11/25</b>
	<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 7/23/25</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 11/10/25</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/10/25 at 10:00 AM , Location: Courtroom 619, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <a href="https://www.zoomgov.com/">https://www.zoomgov.com/</a> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 414 7941 and passcode 619.	
	<b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:

Kathleen Herrera

Debtor

Case No. 25-07383-DRC

Chapter 13

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: May 15, 2025

Form ID: 309I

Total Noticed: 14

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:****Recip ID****Recipient Name and Address**db  
31439125+ Kathleen Herrera, 5108 W. 79th Place, Burbank, IL 60459-2104  
Comenity - NFL Extra Points Visa, Attn: Bankruptcy, PO Box 650967, Dallas, TX 75265-0967

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address**

aty

Email/Text: cutlerfilings@gmail.com

**Date/Time**

May 15 2025 22:45:00

**Recipient Name and Address**

David H Cutler, Cutler &amp; Associates, Ltd., 4131 Main St., Skokie, IL 60076

tr

+ Email/Text: bncnotice@chicago13.com

May 15 2025 22:45:00

Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764

ustact

+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV

May 15 2025 22:46:00

Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

31439123

+ EDI: CAPITALONE.COM

May 16 2025 02:37:00

Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

31439124

+ EDI: CAPONEAUTO.COM

May 16 2025 02:37:00

Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302

31439126

+ EDI: WFNNB.COM

May 16 2025 02:37:00

Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

31439127

+ EDI: CITICORP

May 16 2025 02:37:00

Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500

31439128

+ EDI: DISCOVER

May 16 2025 02:37:00

Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

31439132

EDI: IRS.COM

May 16 2025 02:37:00

Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

31439129

+ EDI: JPMORGANCHASE

May 16 2025 02:37:00

Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774

31439130

+ EDI: CAPITALONE.COM

May 16 2025 02:37:00

Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043

31439131

+ EDI: SYNC

May 16 2025 02:37:00

Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 12

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

**Recip ID      Bypass Reason    Name and Address**

District/off: 0752-1

User: admin

Page 2 of 2

Date Rcvd: May 15, 2025

Form ID: 309I

Total Noticed: 14

31441165

Robert Harshman

ust

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Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
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Adam G. Brief	Ustpregion11.es.ecf@usdoj.gov
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David H Cutler	on behalf of Debtor 1 Kathleen Herrera cutlerfilings@gmail.com r48280@notify.bestcase.com
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Thomas H. Hooper	thomas.h.hooper@chicagoch13.com
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TOTAL: 3